

# Lloyds Bank Car Breakdown

## Insurance Product Information Document

**Company:** Inter Partner Assistance S.A.

**Product:** Rescue and Homestart

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Car Breakdown Insurance is insurance that covers your car in the event of a breakdown.



#### What is insured?

- ✓ Fix your car if at home or within 1 mile of the home and if it can't be fixed, recover to a local garage
- ✓ Nationwide Recovery to either original destination, home address or garage to be repaired or
- ✓ Overnight accommodation for 1 night or
- ✓ 24 hr hire vehicle or alternative travel up to £100
- ✓ Lost or broken keys
- ✓ Recovery of an electric car to the nearest suitable charge point if it runs out of charge



#### What is not insured?

- ✗ Travel outside the UK
- ✗ Labour costs for more than an hour's roadside help
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the vehicle and any subsequent fees or storage costs



#### Are there any restrictions on cover?

- ! Your car must be permanently registered in the UK with a current MOT certificate
- ! During any 12 month period we will not be responsible for more than 2 claims which arise from a common fault on the same car
- ! You can only make 7 claims in total in any 12 month period
- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! If you break down in the first 24 hours of cover you are only entitled to local 15 mile recovery and must not be within 1 mile from your home



#### Where am I covered?

- ✓ The cover is provided in the UK



## What are my obligations?

- Your car should be serviced regularly in line with the manufacturers recommendations
- Your car, caravan or trailer attached to your car must carry a spare tyre and locking wheel nut unless the car is designed not to carry a spare wheel
- You must pay the premium on time
- You must check that you don't have any other insurance policies that may cover the same events and costs as these benefits



## When and how do I pay?

You must pay the premium or instalment on demand.



## When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later



## How do I cancel the contract?

- A reflection or cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date
- If you cancel within the cooling off period back to the start date you will not have had cover with us and we will refund the premium. We will refund the full premium to you provided no claims have occurred
- If you wish to cancel your policy after these first 14 days we will not refund the premium for this cover
- To cancel this cover please call us on 0330 024 8081